

# Louisiana Department of Insurance



## Homeowners Rate Comparison Guide

# A Message from the Louisiana Department of Insurance

Welcome to the *Louisiana Homeowners Rate Comparison Guide*. To provide you with a better idea of cost, we offer separate rate comparison guides for homeowners and automobile insurance. If you are interested in automobile insurance, be sure to get your copy of our *Louisiana Automobile Rate Comparison Guide*. You can call 1-800-259-5300 and ask for a copy, or print a copy from our website at [www.lidi.la.gov](http://www.lidi.la.gov).

The companies listed here are some of the top carriers of homeowners insurance in Louisiana based on premium volume. Included are detailed examples of a wide variety of policies. To better serve a diverse range of consumers, new examples have been added since the previous edition. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need.**

When shopping for insurance, look for a company that is financially sound, has a history of good service, and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your home has been damaged or destroyed.

Please contact us to find out if any complaints have been filed against the company or agent you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders.

We hope this guide assists you in your search for the right homeowners insurance.



***For answers to your automobile or homeowners insurance questions, call 1-800-259-5300 or write to the Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA, 70804-9214.***

**August 2002**

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## Homeowners Insurance - Example A

Annual rate with \$500 deductible for **frame construction**, \$60,000 coverage A, 50-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$ 491	\$ 421	\$ 417	\$ 548	\$ 477	\$ 615	\$ 470	\$ 539
Allstate Insurance Co.	487	410	404	583	462	631	505	561
American Bankers Ins. Co. of Florida <sup>2</sup>	851	995	995	995	851	1,045	851	851
American Central Insurance Co.	474	527	499	499	583	710	619	512
American National General Ins. Co.	539	612	595	639	487	817	578	755
American National Property & Casualty Co.	379	431	419	450	343	576	407	532
Audubon Insurance Co.	474	434	503	595	474	600	550	781
Continental Insurance Co.	455	599	656	687	502	752	518	532
Great Northern Insurance Co.	361	450	462	462	361	736	365	361
Hanover Insurance Co.	398	406	465	500	467	606	576	683
Lafayette Insurance Co. <sup>3</sup>	307	313	343	343	298	436	316	327
Liberty Mutual Fire Insurance Co.	512	475	962	962	506	962	444	680
Louisiana Farm Bureau Casualty Ins. Co.	484	512	529	549	452	573	553	714
Louisiana Farm Bureau Mutual Ins. Co.	404	424	440	456	375	476	460	593
Metropolitan Property & Casualty Ins. Co.	537	535	471	500	454	683	526	457
National Union Fire Insurance Co.	401	343	370	456	401	488	479	661
New Hampshire Insurance Co.	323	284	319	387	323	392	349	534
Prudential Property and Casualty Ins. Co.	421	571	390	425	371	641	547	922
Republic Fire and Casualty Ins. Co. <sup>4</sup>	448	631	538	560	599	665	591	—
Shelter Mutual Insurance Co.	371	392	380	412	334	456	409	553
State Farm Fire and Casualty Co.	512	561	541	589	441	758	477	1,058
Teachers Insurance Co.	394	363	398	484	411	869	556	823
The Standard Fire Insurance Co.	645	535	735	788	639	805	665	1,135
Trinity Universal Ins. Co. of Kansas	451	536	526	526	557	587	545	546
United Services Automobile Assoc. <sup>5</sup>	360	320	346	400	329	425	364	719
USAA -Casualty Insurance Co. <sup>6</sup>	414	368	398	460	378	489	418	827

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
3. Rates effective July 1, 2002.
4. Does not write rural property.
5. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
6. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.

## Homeowners Insurance - Example B

Annual rate with \$500 deductible for **frame construction**, \$75,000 coverage A, 25-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$545	\$ 475	\$ 460	\$ 609	\$ 529	\$ 699	\$ 522	\$ 600
Allstate Insurance Co.	584	501	484	698	553	774	605	673
American Bankers Ins. Co. of Florida <sup>2</sup>	1,019	1,185	1,185	1,185	1,019	1,245	1,019	1,019
American Central Insurance Co.	530	588	558	558	651	794	692	572
American National General Ins. Co.	658	748	727	780	594	998	706	922
American National Property & Casualty Co.	463	527	512	550	419	704	497	649
Audubon Insurance Co.	604	553	641	760	604	764	700	996
Continental Insurance Co.	520	689	755	791	575	867	593	609
Great Northern Insurance Co.	407	508	521	521	407	831	411	407
Hanover Insurance Co.	480	489	561	602	563	731	696	824
Lafayette Insurance Co. <sup>3</sup>	381	389	426	426	373	542	392	406
Liberty Mutual Fire Insurance Co.	596	552	1,120	1,120	589	1,120	517	791
Louisiana Farm Bureau Casualty Ins. Co.	612	648	669	694	571	724	699	904
Louisiana Farm Bureau Mutual Ins. Co.	511	536	556	577	475	602	581	751
Metropolitan Property & Casualty Ins. Co.	594	592	521	553	502	756	583	506
National Union Fire Insurance Co.	509	435	471	579	509	619	609	839
New Hampshire Insurance Co.	409	359	403	491	409	496	442	675
Prudential Property and Casualty Ins. Co.	523	639	484	527	458	794	612	1,143
Republic Fire and Casualty Ins. Co. <sup>4</sup>	484	683	582	605	648	719	614	—
Shelter Mutual Insurance Co.	467	492	483	518	419	574	513	702
State Farm Fire and Casualty Co.	613	670	647	705	528	906	570	1,266
Teachers Insurance Co.	464	463	508	571	524	1,025	655	971
The Standard Fire Insurance Co.	703	583	802	860	698	877	725	1,237
Trinity Universal Ins. Co. of Kansas	547	650	638	638	676	712	661	662
United Services Automobile Assoc. <sup>5</sup>	435	388	419	484	398	515	440	871
USAA -Casualty Insurance Co. <sup>6</sup>	501	446	482	557	458	592	507	1,002

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
3. Rates effective July 1, 2002.
4. Does not write rural property.
5. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
6. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.

## Homeowners Insurance - Example C

Annual rate with \$500 deductible for **frame construction**, \$100,000 coverage A,  
15-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$ 693	\$ 600	\$ 579	\$ 779	\$ 672	\$ 902	\$ 661	\$ 765
Allstate Insurance Co.	777	670	644	937	737	1,055	804	898
American Bankers Ins. Co. of Florida <sup>2</sup>	1,364	1,571	1,571	1,571	1,364	1,652	1,364	1,364
American Central Insurance Co.	631	700	663	663	775	945	824	681
American National General Ins. Co.	841	956	929	998	760	1,277	902	1,179
American National Property & Casualty Co.	592	674	655	704	536	900	636	830
Audubon Insurance Co.	815	746	865	1,024	815	1,031	946	1,344
Continental Insurance Co.	645	861	954	1,005	716	1,108	738	759
Great Northern Insurance Co.	472	589	604	604	472	963	477	472
Hanover Insurance Co.	613	625	717	769	720	934	889	1,053
Lafayette Insurance Co. <sup>3</sup>	557	568	623	623	546	792	574	594
Liberty Mutual Fire Insurance Co.	765	718	1,439	1,439	757	1,439	664	1,015
Louisiana Farm Bureau Casualty Ins. Co.	814	776	890	924	761	965	837	1,202
Louisiana Farm Bureau Mutual Ins. Co.	679	642	740	767	632	802	697	998
Metropolitan Property & Casualty Ins. Co.	766	763	673	714	649	976	752	653
National Union Fire Insurance Co.	690	589	637	785	690	838	824	1,136
New Hampshire Insurance Co.	556	488	548	666	556	675	601	918
Prudential Property and Casualty Ins. Co.	698	851	647	703	613	1,061	815	1,539
Republic Fire and Casualty Ins. Co. <sup>4</sup>	595	839	716	744	797	885	756	—
Shelter Mutual Insurance Co.	618	653	644	688	556	761	681	935
State Farm Fire and Casualty Co.	818	894	863	941	704	1,210	761	1,690
Teachers Insurance Co.	630	580	636	775	657	1,391	889	1,317
The Standard Fire Insurance Co.	576	510	682	702	569	769	634	1,083
Trinity Universal Ins. Co. of Kansas	611	726	712	712	754	795	738	692
United Services Automobile Assoc. <sup>5</sup>	562	501	541	624	513	664	568	1,124
USAA -Casualty Insurance Co. <sup>6</sup>	646	576	622	718	591	764	654	1,293

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
3. Rates effective July 1, 2002.
4. Does not write rural property.
5. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
6. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.

## Homeowners Insurance - Example D

Annual rate with \$500 deductible for **brick construction**, \$125,000 coverage A, 10-year-old dwelling, smoke detectors, deadbolt locks on all doors and has not been remodeled.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$ 731	\$ 607	\$ 610	\$ 822	\$ 708	\$ 911	\$ 697	\$ 809
Allstate Insurance Co.	824	682	684	1,001	781	1,076	854	960
American Bankers Ins. Co. of Florida <sup>2</sup>	1,769	2,026	2,026	2,026	1,769	2,131	1,769	1,769
Americian Central Insurance Co.	709	787	745	745	869	1,060	925	764
American National General Ins. Co.	896	1,020	989	1,064	809	1,360	960	1,289
American National Property & Casualty Co.	631	718	697	749	570	958	677	908
Audubon Insurance Co.	979	897	1,039	1,230	979	1,238	1,136	1,614
Continental Insurance Co.	662	884	984	1,036	733	1,143	756	787
Great Northern Insurance Co.	598	746	765	765	598	1,231	605	598
Hanover Insurance Co.	670	681	783	841	787	1,020	972	1,210
Lafayette Insurance Co. <sup>3</sup>	682	692	761	761	665	967	702	722
Liberty Mutual Fire Insurance Co.	821	759	1,543	1,543	810	1,543	711	1,091
Louisiana Farm Bureau Casualty Ins. Co.	863	814	937	970	797	1,011	881	1,270
Louisiana Farm Bureau Mutual Ins. Co	716	681	781	814	666	846	732	1,052
Metropolitan Property & Casualty Ins. Co.	860	857	754	782	728	1,095	843	732
National Union Fire Insurance Co.	844	721	780	961	844	1,025	1,010	1,391
New Hampshire Insurance Co.	680	597	669	816	680	824	734	1,123
Prudential Property and Casualty Ins. Co.	750	934	691	757	658	1,124	895	1,667
Republic Fire and Casualty Ins. Co. <sup>4</sup>	629	885	757	787	842	935	797	—
Shelter Mutual Insurance Co.	679	706	693	752	606	824	737	1,039
State Farm Fire and Casualty Co.	907	992	957	1,043	781	1,341	844	1,874
Teachers Insurance Co.	688	602	660	847	683	1,522	996	1,456
The Standard Fire Insurance Co.	663	588	787	809	656	885	731	1,249
Trinity Universal Ins. Co. of Kansas	615	731	716	716	759	800	743	744
United Services Automobile Assoc. <sup>5</sup>	607	541	584	674	554	717	614	1,011
USAA -Casualty Insurance Co. <sup>6</sup>	698	622	672	776	638	825	706	1,163

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
3. Rates effective July 1, 2002.
4. Does not write rural property.
5. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
6. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.

## Homeowners Insurance - Example E

Annual rate with \$500 deductible for **brick construction**, \$150,000 coverage A,  
5-year-old dwelling, smoke detectors, deadbolt locks on all doors.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$ 792	\$ 631	\$ 660	\$ 892	\$ 767	\$ 953	\$ 755	\$ 877
Allstate Insurance Co. <sup>2</sup>	930	708	757	1,132	875	1,136	966	1,088
American Bankers Ins. Co. of Florida <sup>3</sup>	2,174	2,481	2,481	2,481	2,174	2,610	2,174	2,174
American Central Insurance Co.	772	858	813	813	948	1,156	1,008	833
American National General Ins. Co.	900	1,024	993	1,068	813	1,367	964	1,295
American National Property & Casualty Co.	634	720	699	753	573	962	679	913
Audubon Insurance Co.	1,111	1,018	1,179	1,396	1,111	1,405	1,289	1,832
Continental Insurance Co.	770	1,047	1,165	1,227	857	1,353	885	927
Great Northern Insurance Co.	724	904	927	927	724	1,517	733	724
Hanover Insurance Co.	759	773	889	954	891	1,156	1,101	1,388
Lafayette Insurance Co. <sup>4</sup>	813	825	907	907	793	1,152	837	860
Liberty Mutual Fire Insurance Co.	843	780	1,582	1,582	832	1,582	728	1,118
Louisiana Farm Bureau Casualty Ins. Co.	855	807	929	962	790	1,003	873	1,283
Louisiana Farm Bureau Mutual Ins. Co.	709	675	774	807	660	839	726	1,045
Metropolitan Property & Casualty Ins. Co. <sup>2</sup>	957	942	826	855	797	1,220	938	802
National Union Fire Insurance Co.	972	831	900	1,107	972	1,181	1,164	1,604
New Hampshire Insurance Co.	778	682	766	933	778	944	840	1,285
Prudential Property and Casualty Ins. Co. <sup>2</sup>	832	1,061	768	840	731	1,248	1,018	1,874
Republic Fire and Casualty Ins. Co. <sup>5</sup>	715	1,005	860	893	956	1,062	904	—
Shelter Mutual Insurance Co.	820	854	839	908	732	996	890	1,257
State Farm Fire and Casualty Co.	952	1,041	1,004	1,094	819	1,408	885	1,965
Teachers Insurance Co.	781	653	715	961	740	1,725	1,103	1,651
The Standard Fire Insurance Co.	723	641	858	883	716	966	797	1,358
Trinity Universal Ins. Co. of Kansas	662	786	771	771	816	861	799	801
United Services Automobile Assoc. <sup>6</sup>	607	541	584	674	554	712	614	1,011
USAA -Casualty Insurance Co. <sup>7</sup>	698	622	672	776	638	819	706	1,163

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. The New Home Discount was applied.
3. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
4. Rates effective July 1, 2002.
5. Does not write rural property.
6. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
7. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.



## Homeowners Insurance - Example F

Annual rate with \$500 deductible for **brick construction**, \$200,000 coverage A, less than 1-year-old, smoke detectors and deadbolt locks on all doors.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. <sup>1</sup>	\$ 879	\$ 690	\$ 731	\$ 991	\$ 851	\$ 1,051	\$ 838	\$ 975
Allstate Insurance Co. <sup>2</sup>	1,099	814	896	1,331	1,036	1,306	1,140	1,280
American Bankers Ins. Co. of Florida <sup>3</sup>	2,984	3,390	3,390	3,390	2,984	3,567	2,984	3,984
American Central Insurance Co.	950	1,055	1,000	1,000	1,166	1,423	1,241	1,026
American National General Ins. Co.	1,037	1,180	1,145	1,231	936	1,574	1,111	1,493
American National Property & Casualty Co.	730	831	807	867	660	1,109	783	1,052
Audubon Insurance Co.	1,303	1,192	1,382	1,636	1,303	1,647	1,511	2,147
Continental Insurance Co.	915	1,255	1,397	1,472	1,028	1,623	1,062	1,112
Great Northern Insurance Co.	977	1,229	1,264	1,264	977	2,090	987	977
Hanover Insurance Co.	848	865	993	1,073	997	1,332	1,261	1,609
Lafayette Insurance Co. <sup>4</sup>	1,075	1,090	1,199	1,199	1,047	1,524	1,106	1,137
Liberty Mutual Fire Insurance Co.	959	887	1,803	1,803	946	1,803	829	1,274
Louisiana Farm Bureau Casualty Ins. Co.	1,013	947	1,110	1,153	926	1,208	1,035	1,543
Louisiana Farm Bureau Mutual Ins. Co.	830	789	906	947	772	991	849	1,262
Metropolitan Property & Casualty Ins. Co. <sup>2</sup>	1,121	1,108	948	987	935	1,430	1,099	941
National Union Fire Insurance Co.	1,140	973	1,054	1,297	1,140	1,383	1,364	1,879
New Hampshire Insurance Co.	918	807	904	1,102	918	1,114	992	1,516
Prudential Property and Casualty Ins. Co. <sup>2</sup>	973	1,252	899	984	855	1,464	1,200	2,227
Republic Fire and Casualty Ins. Co. <sup>5</sup>	977	1,373	1,175	1,220	1,307	1,452	1,237	—
Shelter Mutual Insurance Co.	1,096	1,140	1,121	1,214	979	1,331	1,190	1,680
State Farm Fire and Casualty Co.	1,084	1,185	1,143	1,246	932	1,603	1,008	2,238
Teachers Insurance Co.	987	831	910	1,214	942	2,181	1,394	2,087
The Standard Fire Insurance Co.	696	848	1,135	1,167	946	1,278	1,104	1,885
Trinity Universal Ins. Co. of Kansas	892	1,060	1,040	1,040	1,100	1,163	1,078	1,080
United Services Automobile Assoc. <sup>6</sup>	676	602	651	751	618	787	684	1,127
USAA - Casualty Insurance Co. <sup>7</sup>	778	693	749	864	711	905	787	1,296

### Notes:

- Quotes include \$100,000 liability with \$1,000 medical payments.
- In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.

1. Assumed clean financial stability and claim free for past five years.
2. The New Home Discount was applied.
3. \$500 deductible for theft, vandalism and malicious mischief perils; \$250 deductible for all other perils.
4. Rates effective July 1, 2002.
5. Does not write rural property.
6. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents. New Orleans quote carries \$1,000 wind/hail deductible.
7. Available only to those who meet specific eligibility requirements, primarily ex-dependents of USAA members and active duty enlisted personnel. New Orleans quote carries \$1,000 wind/hail deductible.